STATE OF INDIANA )	BEFORE THE INDIANA
COUNTY OF MARION ) SS:	COMMISSIONER OF INSURANCE
	Cause No.: 16623-AD17-1127-122
IN THE MATTER OF:	)
DIGHE LIVE DE OPTICES Y TOPTOS	)
INSURANCE PRODUCER LICENSE	
APPLICATION OF:	
Indiana Luisa Cabrera	) flic on two?
7561 North West 1st Street	OEC 08 2017
Apartment 405	) OTATE OF INCOLANIA
Margate, FL 33063	STATE OF INDIANA DEPT. OF INSURANCE

## PRELIMINARY ADMINISTRATIVE ORDER AND NOTICE OF LICENSE DENIAL

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code §4-21.5-1 *et seq.* and Indiana Code §27-1-15.6-12, hereby gives notice to Indiana Luisa Cabrera ("Applicant") of the following Administrative Order:

- 1. Applicant filed an application for nonresident licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on October 4, 2017.
- 2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-15.6-8 and Indiana Code § 27-1-15.6-12.
- 3. Indiana Code § 27-1-15.6-12(b) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application, and when an insurance producer license has been denied, suspended, or revoked in any other state, province, district, or territory.

- 4. Following a review of materials submitted by Applicant in support of their application, the Commissioner being fully advised, now hereby notifies Applicant that she has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-12(b)(1) and Indiana Code § 27-1-15.6-12(b)(9) because of the following administrative actions she failed to disclose on her license application: an October 15, 2003 Order Revoking License by the State of Washington Office of Insurance Commissioner and a November 7, 2013 License Denial Order by the Utah Insurance Department.
- 5. Indiana Code § 27-1-15.6-12(d) provides that the applicant may, not more than sixty-three (63) days after notice of denial of the application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.

IT IS THEREFORE ORDERED that Applicant's request for licensure is hereby DENIED pursuant to Indiana Code § 27-1-15.6-12(b)(1) for failing to disclose two (2) administrative actions in an application for licensure and pursuant to Indiana Code § 27-1-15.6-12(b)(9) for having had her license denied, suspended, or revoked in two (2) states.

Date Signed

Stephen W. Kobertson, Commissioner Indiana Department of Insurance

Distribution to:

Indiana Luisa Cabrera 7561 North West 1<sup>st</sup> Street Apartment 405 Margate, FL 33063 Taylor Peycha, Insurance Investigator Indiana Department of Insurance 311 W. Washington St., Suite 103 Indianapolis, IN 46204 317 234-8687, fax 317 234-2103